सुधीर गर्ग
प्रमुख सचिव

अर्ध0शा0 पत्र सं0 32/2021/1538/सत्रह-म-2021,
6-9 (175)/2017 टी0सी0
उत्तर प्रदेश, शासन
मत्स्य उत्पादन अनुभाग
दिनांकः 30 दिसम्बर, 2021

प्रदेश में मत्स्य उत्पादन व मत्स्य व्यसाय गतिविधियों में संलग्न समस्त सक्रिय मत्स्य पालकों को किसान क्रेडिट कार्ड की सुविधा उपलब्ध कराये जाने हेतु दिनांक 15.11.2021 से 15.02.2022 तक विशेष अभियान चलाये जाने व मत्स्य विभाग उ0प्र0 हेतु 5.09 लाख किसान क्रेडिट कार्ड के लक्ष्य निर्धारण विषयक भारत सरकार के संलग्न पत्र संख्या- F.No.30035-01/2018-fy(T-1)(part-1) दिनांक 10.11.2021 व पत्र संख्या-M-02022/14/2020-CCD दिनांक 11.11.2021 का कृपया संदर्भ ग्रहण करने का कश्ट करें।

2- भारत सरकार के उक्त संदर्भित पत्र दिनांक 10.11.2021 व पत्र दिनांक 11.11.2021 के अनुपालन के प्रदेश के समस्त अर्ह एवं पात्र मत्स्य पालकों को अधिकाधिक किसान क्रेडिट कार्ड की सुविधा उपलब्ध कराये जाने हेतु दिनांक 15.11.2021 से दिनांक 15.02.2022 तक प्रदेश स्तर पर विषेश अभियान चलाया जा रहा है। उल्लेखनीय है कि निदेशक मत्स्य के पत्र संख्या-1703/नि0शा0, दिनांक 03.11.2021 द्वारा विशेष अभियान चलाकर प्रदेश के अधिकाधिक मत्स्य पालकों को किसान क्रेडिट कार्ड से आच्छादित किये जाने हेतु पूर्व में निर्देश प्रसारित करते हुए समस्त जिलाधिकारियों/ मुख्य विकास अधिकारियों को के0सी0सी0 लक्ष्य का जनपदवार विवरण उपलब्ध कराते हुए लक्ष्य पूर्ति हेतु निर्देषित किया जा चुका है।

3- अवगत कराना है कि दिनांक 15.11.2021 से दिनांक 15.02.2022 तक राष्ट्रीय स्तर पर आयोजित किसान क्रेडिट कार्ड विशेष अभियान के दौरान अभी तक 616 कैम्पों का आयोजन कराते हुए मात्र 8454 किसान क्रेडिट कार्ड प्रस्तावों का प्रेषण सम्बंधित बैंकों को कराया गया, जबकि समेकित रूप से अब तक कुल 40138 प्रस्तावों का प्रेषण बैंकों में कराया जा चुका है, जिसके सापेक्ष अब तक कुल 8728 के0सी0सी0 स्वीकृत कराये गये है तथा 28099 प्रस्ताव बैकों के स्तर पर स्वीकृति हेतु लम्बित है, जबकि प्रदेश में लगभग 80,000 पटटाधारक, 20,000 विभिन्न योजनाओं से जुडे व्यक्ति तथा 25,000 सहकारी समितियों के सदस्य अर्थात कुल 1,25,000 मत्स्य पालक, प्रदेश में सक्रिय रूप से मात्स्यकी गतिविधियां संचालित कर रहें है। उक्त के अतिरिक्त 50,000 व्यक्ति मत्स्य विपणन यातायात के व्यवसायी व बिन्डर आदि के रूप में भी मात्स्यकी गतिविधियों से जुडे हैं, किन्तु प्रदेश में उपलब्ध व सक्रिय /अर्ह मत्स्य पालकों की संख्या के दृष्टिगत विशेष अभियान के दौरान निर्धारित लक्ष्य के सापेक्ष किसान क्रेडिट कार्ड वितरण की प्रगति अपेक्षानुरूप प्रदर्शित नहीं हो रही है।

4- इस सम्बंध में मुझसे यह कहने की अपेक्षा की गयी है कि प्रदेश की वृहत्तर जनसंख्या के दृष्टिगत भारत सरकार द्वारा निर्धारित लक्ष्य 5.09 लाख किसान क्रेडिट कार्ड के सापेक्ष मत्स्य पालकों, उद्यमियों, आखेटकर्ता व मत्स्य व्यवसायियों इत्यादि को शत-प्रतिशत आच्छादित कर संतृप्तीकरण की कार्यवाही की जानी है। अतः किसान क्रेडिट कार्ड हेतु विशेष अभियान को प्रभावी तरीके से क्रियान्वित कराने हेतु मण्डल/जनपदस्तर पर कृषि, ग्राम्य विकास, पंचायती राज व राजस्व इत्यादि सभी सम्बंधित विभागों व सम्बंधित बैंकों से अपेक्षित सहयोग व समन्वय स्थापित करते हुए समस्त अर्ह लाभार्थियों को किसान क्रेडिट कार्ड की सुविधा से आच्छादित कराने हेतु विशेष अभियान की मण्डल स्तर पर निरन्तर पाक्षिक समीक्षा बैठक कर कृपया स्वयं के स्तर से अधिकारियों को यथावष्यक निर्देश प्रसारित करते हुए अभियान का प्रभावी क्रियान्वयन सुनिश्चित कराने का कष्ट करें।

संलग्नक- यथोक्त।

(सुधीर गर्ग)

समस्त मण्डलायुक्त, (नाम से)
उत्तर प्रदेश ।

1- यह शासनादेश इलेक्ट्रानिकली जारी किया गया है, अतः इस पर हस्ताक्षर की आवश्यकता नहीं है ।

2- इस शासनादेश की प्रमाणिकता वेब साइट http://shasanadesh.up.nic.in से सत्यापित की जा सकती है ।

F. No. 30035-01/2018-Fy (T-1)(Part-1)
Government of India
Ministry of Fisheries, Animal Husbandry &Dairying
Department of Fisheries

Krishi Bhawan, New Delhi
Dated the 10th November, 2021

To

The Chief Secretaries / Administrators of all States/ UTs

Subject:- **Nationwide KCC Campaign from 15th November 2021 to 15th February 2022 for providing Kisan Credit Card facility to all eligible Fishers and Fish Farmers.**

Sir / Madam,

Fisheries sector contributes about 1% to India's Gross Domestic Product (GDP) and 5.3% to the Agricultural GDP and provides livelihood to about 28 million people at the primary level and almost twice the number along the value chain. It plays a significant role in generating farmers income, particularly among the landless, small and marginal farmers and women, besides providing cheap and nutritious food to millions of people. In view of the need to support this extremely important economic activity, which has traditionally suffered from lack of access to institutional credit, the RBI has issued a guidelines dated 04.02.2019 **(Annexure I)** to all Banks regarding extension of Kisan Credit Card facilities to the Fisheries and Animal Husbandry sectors.

2. The KCC to be issued to the fisheries sector can take three forms- (i) as an add-on credit facility to existing crop KCC holders; (ii) as a standalone fishery Card with collateral free credit limit of up to Rs. 1.6 lakh, for which neither land ownership nor any processor tie up needs to be furnished, or (iii) as a standalone fishery Card with credit limit above Rs. 1.6 lakh up to Rs. 3.00 lakh, on the basis of either adequate collateral or a proof of direct tie-up with the processor. Department of Financial Services has, on 24.09.2021, issued Operational Guidelines covering all existing provisions regarding to Fisheries and Animal Husbandry KCC **(Annexure II)**.

3. In order to saturate all the fishers and fish farmers with KCC facility in all the States/UTs, a Special Drive was organized from 10th June 2020 to 10th October, 2020 by the Department of Fisheries in association with Department of Financial Services. However, the progress has not been satisfactory and it is seen that the number of KCC card issued is quite low as compared to fisher population in the respective States/UTs.

4. Hence, in order to expand the benefit of Kisan Credit Card to all the eligible fishers and fish farmers in the country, this Department, in association with the

Department of Financial Services (DFS), is organizing a "**Nationwide Fishery KCC Campaign**" from **15th November 2021 to 15th February 2022.**

5. In this campaign, the target for this Department is to saturate all eligible fishers and fish farmers who have not yet been covered in the earlier campaign and are involved in various fisheries activities like fish vending, fish drying, marketing, fish workers, fish vendors and other categories of persons directly involved in fishing and fishery related activities. In order to make the campaign successful and to achieve the target systematically, it is requested that following directions may be issued:

(i) The State/ UT -wise target for mobilizing of KCC application forms from fishers and fish farmers under the campaign may be fixed as enclosed at **Annexure-III**. Keeping in mind the local conditions, this target may be broken down to district wise targets to be achieved by the District Magistrate and his team.

(ii) The State Fisheries Department may be made responsible for identification and registration of this new class of beneficiaries eligible for KCC coverage, for collecting the KCC application from such identified beneficiaries and forwarding the same to the Banks. The scale of finance for various activities for these beneficiaries shall be fixed by the **District Level Technical Committee (DLTC)**. The other conditions of the RBI guidelines shall remain the same.

(iii) Principal Secretaries/Secretaries may, in consultation with all District Magistrates over VC designate the categories of field officers, officials, and local resource persons from various departments and agencies, viz. State Fisheries Departments, Fisheries co-operatives and so on who can be deployed for identifying eligible fishers and fish farmers and assisting them in filling the forms. The **District Fishery Officer** may be made the **Nodal Officer** for coordinating this activity and ensuring that all the forms are tracked from filling to submission. District Magistrates may accordingly issue **detailed orders** assigning the duties and targets within the district.

(iv) The model KCC application form is enclosed as **Annexure-IV** along with required undertaking at **Annexure-V** as per SoP/ guideline issued by DFS on 24.09.2021. The State Fisheries Departments may get the sufficient number of forms printed as provided at **Annexure-IV** along-with the undertaking as at **Annexure-V**, Acknowledgement as at **Annexure-VI** and checklist as at **Annexure-VII** so as to make them available for the campaign. The importance of getting the forms filled correctly and completely so that minimum rejections take place cannot be over emphasized. If necessary, a brief training/orientation of these personnel may be organized.

(v) Wide publicity about the campaign needs to be ensured, for that necessary strategy may be drawn up which should include, among other things, local radio/ TV/ newspaper coverage, outdoor media in vernacular language, and

extensive use of existing extension agencies such as Agricultural Technology Management Agency (ATMAs), Krishi Vigyan Kendras (KVKs), Common service centres (CSCs), State Rural Livelihood Mission (SRLM), Panchayati Raj Institutions (PRIs), etc. The **existing cooperatives** may specially be sensitized to canvass applications from their own members. The necessary funds may be mobilized from their own resources or from the resources already available under DoF schemes.

(vi) As per the existing RBI guidelines dated 4th February, 2019, extension of KCC for fishery the eligible beneficiaries includes fishery, fish farmers (individual and groups/personals/share groups/dependent farmers), self-help group, joint liability group, women group etc.. As per the PMMSY guidelines, the component of insurance for fishers provides that for the purpose of benefit of insurance, fisher will also include fish workers, fish farmers and other category of persons directly involved in fishing and fishery related activities. Hence, in addition to fishers and fish farmers, **other beneficiaries of PMMSY** such as fish workers, fish vendors and persons directly involved in fishing and fishery related activities **should be included** in the list of eligible KCC beneficiaries. This alone will enable them to access institutional credit at par with crop sector.

(vii) DFS has issued a detailed SOP **(Annexure-VIII)** on the manner of disposal of the applications. **The Lead District Manager (LDM)** shall be the convenor of a **weekly District KCC Camp** in which the **Nodal Officer of Fisheries Department** shall bring all the applications **canvassed that week**. Representatives of all banks of the district shall be present in the camp. All applications shall be scrutinised as per prescribed checklist enclosed at **Annexure-VII** and acknowledgement will be issued for all those applications found eligible for further processing (**as per Annexure-VI**). The applications found incomplete or ineligible will be returned with the **reason for such return clearly indicated** on the attached copy of the checklist as at **Annexure-VII**. A weekly status report, signed by both LDM and **Nodal fishery officer**, will be submitted, after each such camp, to the District Magistrate and to the SLBC as per the format provided at **Annexure-IX**.

(viii) Before the campaign, starts on the ground, a special meeting of the State Level Bankers Committee (SLBC) may be convened. This may be **chaired by the Chief Secretary** keeping in view the importance of the occasion and may be attended by the Principal Secretaries of Fisheries, Animal Husbandry and Cooperation. **The cooperative Banks may also be involved in the campaign.** The SLBC coordinator will present the bankers' plan of action in the meeting while the concerned Principal Secretaries may provide their valuable inputs towards achieving the State target. This will help in sorting out the differences if any and create a consensus on the strategy to be adopted before the actual field implementation begins.

(ix) The Principal Secretary/ Secretary, Fisheries, may **review the progress** every fortnight at least once and issue necessary directions to take corrective action wherever necessary. Difficulties, if any, being faced in implementation may **immediately be communicated** to this Department to the undersigned (Email ID: sagar.mehra@nic.in) or to Shri Mukesh, Director (FS) (Email ID: mukesh.goi@nic.in), for resolution and the Department will take it up with DFS for early resolution.

(x) District Magistrates may be asked to **review the progress** with both the fisheries officers and the **Banks/LDM** every week so as to ensure desired results.

(xi) The Chief Secretary, in view of the larger goal of the campaign may **review the progress** from time to time and at least twice during the campaign period to take stock of the situation and order necessary corrective action, if any, so as to **ensure the full achievement of the target** of saturating the eligible fishers and fish farmers including those involved in the allied activities with KCC coverage.

7. The progress of the Special Campaign will be jointly reviewed by Secretary DoF, Secretary DAHD, and Secretary DFS around 15th December, 2021.

8. The instructions to the Banks shall be issued separately by Department of Financial Services, Ministry of Finance.

(Sagar Mehra)
Joint Secretary to Government of India

Encl: A/ a.

Copy for information:-

1. Principal Secretary to the Prime Minister, PMO, South Block, New Delhi.
2. Cabinet Secretary, Cabinet Secretariat, Rastrapati Bhavan, New Delhi.
3. Secretary, Department of Financial Services, Jeevan Deep Building, Parliament Street, New Delhi with a request to direct the banks to activate the special campaign.
4. Principal Secretaries, Finance and State Fisheries Department.
5. Additional Secretary, Cabinet Secretariat, Rastrapati Bhavan, New Delhi.
6. Chairman, NABARD, Mumbai
7. CGM, FIDD, Reserve Bank of India, Mumbai

(Sagar Mehra)
Joint Secretary to Government of India

Annexure-I

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2018-19/112
FIDD.CO.FSD.BC. 12 /05.05.010/2018-19 February 04, 2019

The Chairman/Managing Director/Chief Executive Officer
All Scheduled Commercial Banks (including Small Finance Banks and excluding RRBs)

Madam/Sir,

Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries

Please refer to our Master Circular - Kisan Credit Card (KCC) Scheme issued vide FIDD.CO. FSD. BC. No. 6/05.05.010/2018-19 dated July 4, 2018. It has been decided to extend KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements. The guidelines are given in the Annex.

2. Banks are advised to implement the Scheme as per the guidelines.

Yours faithfully,

(Sonali Sen Gupta)
Chief General Manager

Encl: As above

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय,10 वी मंजिल, केंद्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग,पोस्ट बॉक्स नं. 10014,मुंबई -400001
Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.B.No.10014,Mumbai-1
टेली Tel:022-22601000 फैक्स: 91-22-22621011/22610943/22610948 ई -मेल : cgmincfidd@rbi.org.in
हिंदी आसान है,इसका प्रयोग बढ़ाइए।

"चेतावनी : रिज़र्व बैंक आपको बाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

Annex

1. Introduction

In the Budget 2018-19 the Union Government had announced their decision to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to help them meet their working capital requirements. In pursuance of the said budget announcement the matter has been examined, and in consultation with all stakeholders, it has been decided to extend the KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries.

2. Purpose:

The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.

3. Eligibility:

The criteria for eligible beneficiaries under KCC for Animal Husbandry and Fisheries will be as under:

3.1 Fishery

3.1.1 Inland Fisheries and Aquaculture

3.1.1.1 Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.

3.1.1.2 The beneficiaries must own or lease any of the fisheries related activities such as pond, tank, open water bodies, raceway, hatchery, rearing unit, possess necessary license for fish farming and fishing related activities, and any other State specific fisheries and allied activities.

3.1.2 Marine Fisheries

3.1.2.1 Beneficiaries listed at 3.1.1.1 above, who own or lease registered fishing vessel/boat, possess necessary fishing license/permission for fishing in estuary and

sea, fish farming/mariculture activities in estuaries and open sea and any other State specific fisheries and allied activities.

3.2 Poultry and small ruminant

3.2.1 Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/goats/pigs/poultry/birds/rabbit and having owned/rented/leased sheds.

3.3 Dairy

3.3.1 Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned /rented/leased sheds.

4. Scale of Finance

4.1 The scale of finance will be fixed by the District Level Technical Committee (DLTC) based on local cost worked out on the basis of per acre/per unit/per animal/per bird etc.

4.2 The working capital components in fisheries, under the scale of finance, may include recurring cost towards seed, feed, organic and inorganic fertilisers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For capture fisheries, working capital may include the cost of fuel, ice, labouring charges, mooring/landing charges etc. may form part of the scale of finance.

4.3 The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, labour, water and electricity supply.

4.4 The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.

4.5 Fisheries and Animal Husbandry experts of the Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.

4.6 Progressive entrepreneurs of livestock/fisheries sector may also be included in the DLTC for providing field level inputs while assessing the working capital requirements.

5. General Guidelines

5.1 *Drawing power:* The drawing power will be worked on the basis of the latest valuation of stocks, receivables and/or cash flows as per terms of sanction.

5.2 *Repayment:* The loan will be in the nature of a revolving cash credit limit. Repayment will be fixed as per the cash flow/income generation pattern of the activity undertaken by the borrower.

5.3 *Monitoring of end use:* The account/smart card for the loan issued under the scheme is to be maintained/issued separately from the existing KCC loan to monitor the utilization limit. The monitoring of end use of funds will be in line with other loans (KCC on crop loans included) viz., field visits to the site of unit/project to be carried out by the branch officials for checking the progress of the unit. Banks will periodically review the facility and continue/withdraw/scale down the facility based on the performance of the borrower.

5.4 *Prudential norms:* The extant prudential norms on income recognition, asset classification and provisioning[1] on allied activities will apply.

5.5 *Rate of Interest:* The rate of interest will be as stipulated in DBR's Master Direction – Reserve Bank of India (Interest Rate on Advances) Directions 2016.

5.6 All other guidelines laid down in Kisan Credit Card Scheme for short term crop loans will be applicable mutatis mutandis.

[1] DBR's Master Circular on Income Recognition, Asset Classification and Provisioning Norms

Annexure-II

F. No. 3/5/2020-AC
GOVERNMENT OF INDIA
Ministry of Finance
Department of Financial Services

Jeevan Deep Building,
Parliament Street, New Delhi,
Dated: 24th September, 2021

To

1. MD & CEOs of all PSBs
2. Chairman NABARD

Subject:- KCC for Animal Husbandry, Dairying and Fisheries-reg.

Sir,

As you are aware, RBI vide their Master Circular dated 4.2.2018 extended the KCC facility to the farmers engaged in animal husbandry and fisheries for their working capital requirement. Further, keeping in view the importance of livestock sector and its contribution to overall GDP in agriculture, a separate target of Rs.61,650 crore has been earmarked for animal husbandry and fisheries within the overall term loan target of Rs.6,80,000 crore for agriculture during 2021-22.

2 To further streamline the process of credit delivery through KCC to the animal husbandry and fisheries farmers, a Standard Operating Procedure (SOP)/Guidelines for issue of separate KCC for animal husbandry, dairy and fisheries farmers have been finalised (enclosed at Annexure) in consultation with the stakeholders including Ministry of AHDF, RBI, NABARD and IBA.

3 PSBs and NABARD in respect of Cooperative Banks and RRBs are advised to use the SOP as a guiding document and determine the operational aspects of KCC in accordance with their board approved policies

4 While issuing separate KCC for animal husbandry, dairy and fisheries, Banks may look into the operational aspects with respect to issuing KCC to crop or allied activities separately or together. It is clarified in this regard that stand-alone separate KCC for allied activities may be issued exclusively for animal husbandry, dairy , fisheries and other allied activities. In case of composite KCC, which includes credit facility for agriculture and allied activities or augmentation of credit limit on the existing KCC (agriculture) due to add on requirement for allied activities, no separate KCC should be issued.

Yours faithfully,

(A.K.Das)

Deputy Secretary
Email: acsec-bkg@nic.in
Ph.No : 23748736

Enclosure: as above

CC :

1. Ms.Varsha Joshi, JS (CDD), DAHD wrt d.o. letter dated 05.08.21

2.CEO IBA, with the request to issue similar advisory to Private Sector Banks.

S. No.	Title	Criterin
1	Purpose	KCC facility to meet the Short Term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.
2	Eligibility	
	Fishery	1.Inland Fisheries and Aquaculture: Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups. The beneficiaries must own or lease any of the fisheries related activities such as pond, tank, open water bodies, raceway, hatchery, rearing unit, possess necessary license for fish farming and fishing related activities, and any other State specific fisheries and allied activities. 2 Marine Fisheries: Beneficiaries listed above, who own or lease registered fishing vessel/boat, possess necessary fishing license/permission for fishing in estuary and sea, fish farming/mariculture activities in estuaries and open sea and any other State specific fisheries and allied activities.
	Poultry and small runtinant	Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/ goats/ pigs/ poultry birds/rabbit and having owned/rented/leased sheds.
	Dairy	Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned /rented/leased sheds.
3	Scale of Finance	The scale of finance will be fixed by the District Level Technical Committee (DLTC)/State Level Technical Committee (SLTC) based on local cost worked out on the basis of per per unit/ per animal/ per bird etc. The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle. Fisheries and Animal Husbandry experts of the Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.

	Fishery	The working capital components in fisheries, under the scale of finance, may include recurring cost towards seed, feed, organic and inorganic fertilisers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For capture fisheries, working capital may include the cost of fuel, ice, labouring charges, mooring/landing charges etc. may form part of the scale of finance.
	Animal Husbandry	The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, insurance of the milch animals, labour, water and electricity supply.
4	Drawing power	The drawing power will be worked on the basis of the latest Valuation of stocks, receivables and/or cash flows as per terms of sanction.
5	Repayment	The loan will be in the nature of a revolving cash credit limit. Repayment will be fixed as per the cash flow/income generation pattern of the activity undertaken by the borrower.
6	Rate of interest	The rate of interest will be as stipulated by RBI guidelines issued from time to time.
7	Interest subvention	Government of India has issued the operational guidelines of the Interest Subvention Scheme for Kisan Credit Card facility to fisheries and animal husbandry farmers for a period of two years i.e. 2018- 19 and 2019-20 with the following stipulations : (i) In order to provide short-term loans upto Rs. 2 lakh to farmers involved in activities related to Animal Husbandry and Fisheries, through a separate KCC for these activities, apart from the existing KCC for crop loan, at a concessional interest rate of 7o/ per annum during the years 2018-19 and 2019-20, it has been decided to provide interest subvention of 2% per annum to lending institutions viz. Public Sector Banks (PSBs) and Private Sector Commercial Banks (in respect of loans given by their rural and semi-urban branches only) on use of their own resources. This interest subvention of 2% will be calculated on the loan amount from the date of its disbursement / drawal upto the date of actual repayment of the loan by the farmer or up to the due date of the loan fixed by the banks, whichever is earlier, subject to a maximum period of one year. In case of farmers possessing KCC for raising crops and involved in activities related to animal husbandry and/or fisheries, the KCC for animal husbandry/fisheries shall be within the overall limit of Rs. 3 lakh. (ii)To provide an additional interest subvention of 3% per annum to such of those farmers repaying in time i.e. from the date of disbursement of the working capital loan upto the actual date of repayment by farmers or upto the due date fixed by the banks for repayment of loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement. This also implies that the farmers repaying promptly as above would get short term

		loans @ 4% per annum during the years 2018-19 and 2019-20. This benefit would accrue to only those farmers who repay their both short term crop loan and working capital loan for animal husbandry/fisheries activities in time. Interest subvention is to be provided on a maximum limit of Rs. 2 lakh short term loan to farmers involved in animal husbandry and fisheries. The farmers already possessing KCC (crop loan) and involved in animal husbandry & fisheries activities, can avail a sub-limit for such activities. However, the interest subvention and prompt repayment incentive benefit on short term loan (i.e. crop loan+ working capital loan for animal husbandry and fisheries) will be available only on an overall limit of Rs. 3 lakh per annum and subject to a maximum limit of Rs. 2 lakh per farmer involved in activities only related to animal husbandry and / or fisheries. The limit for crop loan component will take priority for interest subvention and prompt repayment incentive benefits and the residual amount will be considered towards animal husbandry and or fisheries subject to cap as mentioned above.
8	Collateral	No collateral required up to Rs. 1.6 lakh. In the case of farmers whose milk is procured by Milk Unions falls under tie up arrangements between the producers and processing units without any intermediaries by crediting the payment directly to their bank account and hence the credit limits without Collateral can be upto Rs.3 lakh. In this case undertaking is required from milk union. Milk Union can enter into general Tri-partite agreement with Bank and farmer (if farmers are agreeable) and assure payment of KCC dues to the bank, in case of default. In such case Bank may make use of RBI guidelines to extend credit limit without collateral up to Rs.3 lakh as the farmer already has the tie up arrangement with processing cum marketing unit (Milk Union) without any intermediaries. Payment made by dairy union to the dairy farmers availing KCC should be through the designated KCC account only. The Milk Union can also enter into a no cost service arrangement with the bank to pay the bank dues timely so that the farmers can avail the additional interest subvention of 3% p.a. for prompt repayment and the enhanced collateral free credit limit.
	Documents required (In General)	1. Proof of identity: Self attested copy of Voter's ID Card / Driving Licence / PAN Card / Aadhar Card / Passport / Photo IDs issued by Govt. authority etc. Proof of Residence: Recent telephone bill / electricity bill / property tax receipt (not older than 2 months) / Voter's ID Card / Aadhar Card / Passport / Certificate issued by Govt. Authority / Local Panchayat / Municipalities etc. Applicant's recent Photograph (2 copies) not older than 6months. Land record - only if applicable.

		No. of milch animals/animals held by the applicant and undertaking from the farmer that the animals will not be disposed off and in case there is need animal will be replaced with other animal.
9	For Dairy/Animal Husbandry Activities	Detail of space/shed available for keeping the animals/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the animals as per NABARD guideline.
	For poultry Activities	i. No. of birds held by the applicant for Broiler/ Layer and undertaking from the farmer that the birds will not be disposed off and in case there is need birds will be replaced with other birds/ new flock. ii. Detail of space/shed available for keeping the birds/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the birds. iii. Insurance of Birds must / to be obtained by the applicant and if required can be considered for financing. (Waiver of bird insurance with the condition that the borrower undertakes to create one time risk fund @ Rs 5.00 per bird per year. The corpus will be linked to full (Maximum number of layer) capacity of the bird in the poultry farm.)
	For fisheries Activities	i. In case of Inland and Brackish Water Fisheries Area of pond/ Tank held by the applicant/ detail of lakes, reservoirs where activity is undertaken. Detail of area in case brackish water (saline water) fish and prawn farming applicable for coastal areas Details of source for availability fingerlings/seeds Detail of license/permission for fishing from competent authority. ii. Marine Fisheries: By way of Traditional fishing through country boats. Coastal mechanized fishing through mechanized motorboats. Deep sea fishing through fishing trawlers/vessels. Detail of license/permission for fishing from competent authority.
10	How to apply	Applicant can submit the application in physical mode by filling application form or through online mode to any bank branch in their operational area. Simplified pro-forma devised by IBA to be used for submitting the application

SOP for Animal Husbandry and Fisheries Kisan Credit Card for Banks.

S No.	Title	Criteria
1	Purpose	KCC facility to meet the Short Term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.
2	Eligibility	
	Fishery	1.Inland Fisheries and Aquaculture: Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups. The beneficiaries must own or lease any of the fisheries related activities such as pond, tank, open water bodies, raceway, hatchery, rearing unit, possess necessary license for fish farming and fishing related activities, and any other State specific fisheries and allied activities. 2 Marine Fisheries: Beneficiaries listed above, who own or lease registered fishing vessel/boat, possess necessary fishing license/permission for fishing in estuary and sea, fish farming/mariculture activities in estuaries and open sea and any other State specific fisheries and allied activities.
	Poultry and small ruminant	Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/ goats/ pigs/ poultry birds/rabbit and having owned/rented/leased sheds.
	Dairy	Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned /rented/leased sheds.
3	Scale of Finance	The scale of finance will be fixed by the District Level Technical Committee (DLTC) /State Level Technical Committee (SLTC) based on local cost worked out on the basis of per acre/per unit/ per animal/per bird etc. The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle. Fisheries and Animal Husbandry experts of the Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.

	Fisheries	The working capital components in fisheries, under the scale of finance, may include recurring cost towards seed, feed, organic and inorganic fertilisers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For capture fisheries, working capital may include the cost of fuel, ice, labouring charges, mooring/landing charges etc. may form part of the scale of finance.
	Animal Husbandry	The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, Insurance of the Milch animals, veterinary aid, labour, water and electricity supply.
4	Drawing power	The drawing power will be worked on the basis of the latest valuation of stocks, receivables and/or cash flows as per terms of sanction.
5	Repayment	The loan will be in the nature of a revolving cash credit limit. Repayment will be fixed as per the cash flow/income generation pattern of the activity undertaken by the borrower.
6	Monitoring of end use	The account/smart card for the loan issued under the scheme is to be maintained issued separately from the existing KCC loan to monitor the utilization limit. The monitoring of end use of funds will be in line with other loans (KCC on crop loans included) viz., field visits to the site of unit/project to be carried out by the branch officials for checking the progress of the unit. Banks will periodically review the facility and continue/withdraw/scale down the facility based on the performance of the borrower.
7	Prudential norms	The extant prudential norms on income recognition, asset classification and provisioning on allied activities will apply.
8	Rate of interest	The rate of interest will be as stipulated by RBI guidelines issued from time to time.
9	Interest subvention	Government of India has issued the operational guidelines of the Interest Subvention Scheme for Kisan Credit Card facility to fisheries and animal husbandry farmers for a period of two years i.e. 2018- 19 and 2019-20 with the following stipulations: In order to provide short-term loans upto Rs.2 lakh to farmers involved in activities related to Animal Husbandry and Fisheries, through a separate KCC for these activities, apart from the existing KCC for crop loan, at a concessional interest rate of 7% per annum during the years 2018-19 and 2019-20, it has been decided to provide interest subvention of 2% per annum to lending institutions viz. Public Sector Banks (PSBs) and Private Sector Commercial Banks (in respect of loans given by their rural and semi-urban branches only) on use of their own resources. This interest subvention of 2% will be calculated on the loan

		amount from the date of its disbursement / drawal upto the date of actual repayment of the loan by the farmer or up to the due date of the loan fixed by the banks, whichever is earlier, subject to a maximum period of one year. In case of farmers possessing KCC for raising crops and involved in activities related to animal husbandry and/or fisheries, the KCC for animal husbandry/fisheries shall be within the overall limit of 13lakh. To provide an additional interest subvention of 3% per annum to such of those farmers repaying in time i.e. from the date of disbursement of the working capital loan upto the actual date of repayment by farmers or upto the due date fixed by the banks for repayment of loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement. This also implies that the farmers repaying promptly as above would get short term loans @ 4% per annum during the years 2018-19 and 2019-20. This benefit would accrue to only those farmers who repay their both short term crop loan and working capital loan for animal husbandry/fisheries activities in time. Interest subvention is to be provided on a maximum limit of Rs.2 lakh short term loan to farmers involved in animal husbandry and fisheries. The farmers already possessing KCC (crop loan) and involved in animal husbandry & fisheries activities, can avail a sub-limit for such activities. However, the interest subvention and prompt repayment incentive benefit on short term loan (i.e. crop loan+ working capital loan for animal husbandry and fisheries) will be available only on an overall limit of 1 3 lakh per annum and subject to a maximum limit of Rs. 2 lakh per farmer involved in activities only related to animal husbandry and / or fisheries. The limit for crop loan component will take priority for interest subvention and prompt repayment incentive benefits and the residual amount will be considered towards animal husbandry and / or fisheries subject to cap as mentioned above.
10	Collateral	No collateral required up to Rs. 1.6 lakh In the case of farmers whose milk is procured by Milk Unions falls under tie up arrangements between the producers and processing units without any intermediaries by crediting the payment directly to their bank account and hence the credit limits without Collateral can be upto Rs.3 lakh. In this case undertaking is required from milk union. Milk Union can enter into general Tri partite agreement with Bank and farmer (if farmers are agreeable) and assure payment of KCC dues to the bank, in case of default. In such case Bank may make use of use of RBI guidelines to extend credit limit without collateral up to Rs.3 lakh as the farmer already has the tie up arrangement with processing cum marketing unit (Milk Union) without any intermediaries. Payment made by dairy union to the dairy farmers availing KCC should be through the designated KCC account only.

		The Milk Union can also enter into a no cost service arrangement with the bank to pay the bank dues timely so that the farmers can avail the additional interest subvention of 3% p.a. for prompt repayment as well as the enhanced collateral free credit limit.
11	Documents required (In General)	Proof of identity: Self attested copy of Voter's ID Card / Driving Licence / PAN Card / Aadhar Card / Passport / Photo IDs issued by Govt. authority etc. Proof of Residence: Recent telephone bill / electricity bill / property tax receipt (not older than 2 months) / Voter's ID Card / Aadhar Card / Passport / Certificate issued by Govt. Authority / Local Panchayat / Municipalities etc. Applicant's recent Photograph (2 copies) not older than 6months. Land record - only if applicable.
	For Dairy/Animal Husbandry Activities	No. of milch animals/animals held by the applicant and undertaking from the farmer that the animals will not be disposed off and in case there is need animal will be replaced with other animal. Detail of space/shed available for keeping the animals/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the animal - as per NABARD guideline.
	For poultry Activities	No. of birds held by the applicant for Broiler/Layer and undertaking from the farmer that the birds will not be disposed off and in case there is need birds will be replaced with other birds/ new flock. Detail of space/shed available for keeping the birds/ running the activity (including whether owned or rented/ leased)- sufficient space/shed should be available for keeping the birds. iii. Insurance of Birds must / to be obtained by the applicant and if required can be considered for financing. (Waiver of bird insurance with the condition that the borrower undertakes to create one time risk fund @ Rs 5.00 per bird per year. The corpus will be linked to full (Maximum number of layer) capacity of the bird in the poultry farm.)
	For fisheries	In case of Inland and Brackish Water Fisheries Area of pond/ Tank held by the applicant/ detail of lakes, reservoirs where activity is undertaken. Detail of area in case brackish water (saline water) fish and prawn farming applicable for coastal areas Details of source for availability fingerlings/seeds Detail of license/permission for fishing from competent authority.

	Activities	Marine Fisheries by way of Traditional fishing through country boats. Coastal mechanized fishing through mechanized motorboats. Deep sea fishing through fishing trawlers/vessels. Detail of license/permission for fishing from competent authority.
12	Application Mode	Applicant can submit the application in physical mode by filling application form or through online mode to any bank branch in their operational area.
13	General Advisory to Banks	i. The application form should be uploaded on the websites of all banks and widely disseminated in local language ii. To ensure prompt processing and approvals, dedicated desks may be set up in the branches, wherever feasible, for receiving forms and providing appropriate guidance to the Animal Husbandry and Fishery farmers. iii. While filling of the application form, the applicant will be encouraged to give consent for coverage under PMSBY and PMJJBY, as this would provide the much needed social security cover to the farmers, besides the facility of KCC. iv. Application received by the banks from eligible animal Husbandry, dairy and fishery activities should be processed expeditiously within a maximum period of two weeks from date of *submission of* complete application form)as per the extant guidelines for issue of fresh KCC or, enhancement of the existing KCC limit or, activation of inoperative KCC account after due process and verification as per Bank Policy and regulatory guidelines. v. Reason for rejection if any should be clearly communicated to the applicant. vi. Banks should report online the progress of KCC sanctioned to Animal Husbandry, dairy and Fishery farmers to D/o Financial Services regularly vii. The Indian Banks Association, vide letter no SB/Cir/KCC/2018-19/6778 dated 04.02.2019, had issued an advisory guideline to all the banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/crop loans upto Rs 3 lakh, keeping in view that hardship and financial distress of landless, small and marginal farmers. These directions may be followed while processing the application for issue of KCC. **eligible beneficiaries of PM_KISAN and farmers engaged in dairy, poultry and fisheries are issued KCC within the shortest possible time, within a maximum period of two weeks from submission of the completed application forms, after due process and verification as per Bank policy and regulatory guidelines.*

Annexure-III

State- Wise Target for the KCC Campaign		
S.No	Name of the State/UT	KCC Targets
1	Andhra Pradesh	404000
2	Arunachal Pradesh	10000
3	Assam	350000
4	Bihar	400000
5	Chhattisgarh	108000
6	Goa	8000
7	Gujarat	441800
8	Haryana	10700
9	Himachal Pradesh	5700
10	Jammu & Kashmir	4200
11	Jharkhand	150000
12	Karnataka	150000
13	Kerala	400000
14	Madhya Pradesh	200000
15	Maharashtra	376000
16	Manipur	10000
17	Meghalaya	10000
18	Mizoram	5000
19	Nagaland	5000
20	Odisha	200000
21	Punjab	5100
22	Rajasthan	16600
23	Sikkim	500
24	Tamil Nadu	400000
25	Telengana	358000
26	Tripura	5000
27	Uttarakhand	5000
28	Uttar Pradesh	509000
29	West Bengal	400000
30	A and N Islands	20000
31	Ladakh	100
32	Daman and Diu, Dadra & Nagar Haveli	14300
33	Delhi	1000
34	Lakshadweep	6000
35	Puducherry	11000
All India		5000000

Annexure-IV

Name of the Bank.....
Branch.....

To:

The Branch Manager

LOAN APPLICATION FORM FOR AGRICULTURAL CREDIT
(Production Credit/Crop Loans/KCC/AHD &F KCC/Agri-Term Loan)

Dear Sir,

I/ we hereby apply for a Fisheries KCC loan aggregating Rs. .... (Rupees ....only) and furnish below the necessary information:

A. For office Use:

Application Sl. No.		Category	SF	MF	Others

B. Purpose and Type of Loan facility (Crop Loans/Agri-Term Loan) — Applicable Interview - cum- appraisal form to be enclosed to this application, depending upon the purpose of loan.

C. Particulars of the applicant(s)

Full Name(s) of the Applicants(s)	Date of Birth	Age	Gender	Aadhar No. (optional)	Voter's ID/DL/PAN No.
Shri/Smt S/D/W of					
Shri/Smt S/D/W of					
Shri/Smt S/D/W of					

D. Details of family members:

Sl. No.	Name of the family members	Age	Gender	Relationship	Occupation	Annual income (Rs.)
1.						
2.						
3.						
4.						
Name of the Karta (in case of Joint Hindu Family)						

E. Address with Contact Nos.

Present Address	Present Address
House No: , Street No.: Village: Post Office: Taluk/Mandal: District: Pin:	House No: : Street No.: Village: Post Office: Taluk/Mandal: District: Pin:
Telephone/Mobile.	

F. Social Category:

Social Category		SC	ST	OBC	Physically Handicapped			Minorities
If Minority Community		Buddhists		Muslims	Christians	Sikhs	Jains	Zoroastrains

G. Existing Banking/Credit Facilities:

Types of Facilities	Presently Banking with	Account No.	Balance outstanding (Rs.)
Savings Account			
Fixed Deposit			
PMJDY OD Account CC/Term Loan			
Whether covered Under		PMJJBY/PMSBY/APY	
If banking with this bank, customer ID to be given here:			

H. Particulars of total land holdings of the applicant (If Lease hold/share cropper, specify):

Name of the Village	Survey/ Khasara No.	Title			Area in acres	Of which irrigated	Encumbrance if any
		Owned	Leased	Share Cropper			

I. Of total landed properties mentioned at (H) above, land / crop details pertaining to the loan applied:

Name of the Village	Survey/ Khasara No.	Area in acres	Source of Irrigation	Name of Crops to be Grown		
				Kharif Crops	Rabi Crops	Other Crops

J. Sources of Income

Agricultural Income	
Other Income (Specify)	
Total Income	

K. Particulars of Immovable Assets Owned:

Immovable Assets	Particulars/Description	Present Market Value (Rs.)
Agricultural Land		
Non Agricultural Land		
House/Building		
Tractor Shed/Farm Shed		
Fishing Ponds/Tank/ others (please specify)		
	Total Value:	

L. Particulars of Movable Assets Owned:

Movable Assets	Particulars/Description	Present Market Value (Rs.)
Plough cattle/Milch cattle		
Goat/Pig etc		
Poultry birds		
Tractors		
Power tiller		
Elec. Motor/Pumpsets		
Other implements		
	Total Value:	

M. Particulars of existing liabilities as borrower, if any:

Name of the Institution	Purpose of loan	Balance outstanding (Rs.)	Of which overdue	Security offered
Our Bank				
Other Banks				
Agricultural Credit Societies				
Land Development bank				
Other Creditors (Gov. dues)				
Total Outstanding:				

N. Net Worth of Applicant(s): [(K+L)-M] Rs. .....

O. Particulars of Liabilities as Guarantor:

Loan sanctioned to Shri/Smt.	Name of the Bank/institution	Amount of Loan (Rs.)	Balance Outstanding (Rs.)	Status of Account (Regular/Overdue)

P. Security Proposed to be offered:

Particulars of Primary Security offered	Particulars of Collateral Security (where applicable)

Q. Guarantors offered (if any):

Names of the Guarantors	Age	Residential Address	Telephone No/Mobile No.	Occupation	Net Worth (Rs.)

R. Declaration:

I/We hereby declare that all information furnished by me/us is true, correct and complete to the best of my/our knowledge and belief. I/We have no borrowing/liabilities excepting those mentioned in the application form. I/We hereby authorities the Bank to disclose all or any particulars or details or information relating to my/our loan accounts with the Bank, to any other financial institution, government of any agency(ies) as may be considered necessary or desirable by the Bank. It will be in order for the bank to disqualify me/us from receiving any credit facilities from the Bank in case it is proved that the declaration of my/our outside borrowings made above contain misrepresentation of facts. *I\We* hereby undertake to abide by the terms and conditions that the Bank may stipulate in sanction of this loan and inform Bank in the event of acquiring any other assets during the tenure of the advance. The Bank may take appropriate safeguards/action for recovery of bank's dues.

1.	1.
2.	2.
3.	3.

Signature/thumb impression of Borrowers Signature/thumb impression of Guarantors

Date:..... Place: .....

Annexure-V

Format for undertaking to be attached with Fisheries KCC application in determining the loan eligibility as per para 9 of operational guideline issued on 24.09.2021 mentioned in the checklist.

Undertaking

I Shri/ Smt.....s/o or w/o .....here by state that I am the owner leasee/license holder of pond, tank, open water bodies, raceway, hatchery, rearing unit, and fishing related activities, fishing vessel/boat, having permission for fishing in estuary and sea, fish farming/mariculture activities in estuaries and open sea and any other State specific fisheries and allied activities as per the detail given below:

Category	Particulars / Description / Number	Present Market Value (Rs.)
Inland Fisheries & Aquaculture		
Marine Fisheries & Mariculture		
Others (please mention)		
	Total Value :	

The address of the premise is as under:

Address:

Contact Number:

Signature of the applicant: Name

Date:
Place:

Annexure-VI

KCC Acknowledgement Slip

(Bank's Copy)

Acknowledgment No: Name of Distt/xxxx

Name of Farmer	
Any acceptable OVD as per the SOP	
Mobile Number	
KCC Applied for	Animal Husbandry/ Dairy/ Fisheries/Poultry
Application found in order and accepted In-principle. Forwarded to:	
Name of Bank	
Branch	
IFSC Code	
Date of Receipt	

Authorized Representative

KCC Acknowledgement Slip

(Applicant's Copy)

Acknowledgment No:Name of Distt/xxxx

Name of Farmer	
Any acceptable OVD as per the SOP	
Mobile Number	
KCC Applied for	Animal Husbandry/ Dairy/ Fisheries/Poultry
Application found in order and accepted In-principle. Forwarded to:	
Name of Bank	
Branch	
IFSC Code	
Date of Receipt	

Authorized Representative

Please Note that:

1. This is only an acknowledgement of receipt of the application and should not be construed as asanction of the proposal.A decision regarding sanction of the application will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the Bank, and as per the extant guidelines / regulations of KCC issued by RBI.
2. The application will be taken up for consideration only after receipt of complete application along with documents as per the Checklist.
3. The application will be disposed of within fifteen days from the date of receipt of the complete application as stated at pt. no. 2 above.
4. Monthly Status of the proposal will be intimated to the Distt. Magistrate / Nodal Officer for communicating to the applicants.

Annexure-VII

Checklist for KCC Application

Whether the farmer is eligible as per SOP	Yes / No
Whether already a KCC account holder	Yes/ No
If Yes, account details of KCC	Account number: Bank Name: Amount Sanctioned:
Existing KCC holders Enhancement of KCC limit	Yes/ No
Proof of identity: Preferably Aadhar Card(mandatory for interest subvention) . If not available any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc	Submitted/ not submitted
Proof of Residence: Preferably Aadhar Card. If not availsble any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc	Submitted / not submitted
Applicant's recent Photograph (2 copies) not older than 6 months .	Submitted / not submitted
Details submitted for determining the loan eligibility as per para 9 of guideline issued on 24.09.2021. (format enclosed)	Submitted / not submitted
Loan application amount is within Rs 1 .60 lakh No collateral is required for KCC up to Rs 1.60 lakh	Yes / No
Loan application amount is above Rs 1.60 lakh a.) Tripartite agreement between the farmer, processing/ marketing agency, e.g. Milk Union / Federation, Fisheries Federation, etc.& the Bank. b.) Processing cum marketing unit agency, e.g. Milk Union / Federation, Fisheries Federation, etc., to certify the farmer whose details are given has been supplying their produce to them and payment is being done through DBT in the bank account number of the farmer mentioned in the form (Designated account).	Submitted/ notsubmitted Submitted / not submitted
If the form is rejected/ returned back, the reason therefore:	

Authorized Representative

Annexure-VIII

SoP for "District-level Special KCC Campaign" to provide the benefit of Kisan Credit Card to eligible Animal Husbandry and Fisheries farmers

A Campaign for issue of KCC to the eligible beneficiaries for Animal Husbandry &Fisheries activities will be launched from __ November, 2021. The broad contours of the campaign will be as under:

1. **"District-level KCC Camp"** will be held for on the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries.

2. State Animal Husbandry Department/ State Fisheries Department will appoint District Nodal Officers respectively for this campaign and both Nodal Officers will regularly coordinate with LDM for the weekly camps in the district.

3. The applications will be sourced by the District Nodal officers from eligible Animal Husbandry farmers, through Veterinary Surgeons, District Fishery officer, field supervisors of district milk unions and CSC.

4. A KCC Coordination committee will be constituted at district level for scrutiny of sourced applications with the composition as follows:

   (a) Lead District Manager- Convenor
   (b) DDM, NABARD - Member
   (c) District Nodal Officer, Department of Animal Husbandry - Member
   (d) District Nodal Officer, Department of Fisheries - Member
   (e) Bank's representatives at District Level –Member

In the States where Cooperative banks are predominant, the representatives of Registrar of Cooperative Societies also to be associated with the District Coordination Committee for better liaison with cooperative bank.

The Coordination Committee will function under the overall supervision of the District Magistrate.

5. During this Campaign **'District level KCC Camp'** will be organized at least once a week.
   a) A preliminary scrutiny of the applications will be conducted as per the standard checklist and applications found complete in all respects will be accepted by banks with a proper acknowledgement to the applicant.
   b) Acknowledgement with runningnumber for accepted applications (District name with running number .....).
   c) The accepted application forms will be sent to bank branches/ handed over to representatives of Banks concerned, and a record of the same will be maintained at LDM office.
   d) The concerned Bank branch in the District will process the accepted applications within 15 days of their receipt, as per the extant policy/guidelines.
   e) Every incomplete or otherwise ineligible form would be returned with the **reason for ineligibility clearly indicated** on the attached copy of the checklist.

KCC Acknowledgement Slip

(Bank's Copy)

Acknowledgment No: Name of Distt/xxxx

Name of Farmer	
Any acceptable OVD as per the SOP	
Mobile Number	
KCC Applied for	Animal Husbandry/ Dairy/ Fisheries/Poultry
Application found in order and accepted In-principle. Forwarded to:	
Name of Bank	
Branch	
IFSC Code	
Date of Receipt	

Authorized Representative

KCC Acknowledgement Slip

(Applicant's Copy)

Acknowledgment No:Name of Distt/xxxx

Name of Farmer	
Any acceptable OVD as per the SOP	
Mobile Number	
KCC Applied for	Animal Husbandry/ Dairy/ Fisheries/Poultry
Application found in order and accepted In-principle. Forwarded to:	
Name of Bank	
Branch	
IFSC Code	
Date of Receipt	

Authorized Representative

Please Note that:

1. This is only an acknowledgement of receipt of the application and should not be construed as asanction of the proposal.A decision regarding sanction of the application will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the Bank, and as per the extant guidelines / regulations of KCC issued by RBI.
2. The application will be taken up for consideration only after receipt of complete application along with documents as per the Checklist.
3. The application will be disposed of within fifteen days from the date of receipt of the complete application as stated at pt. no. 2 above.
4. Monthly Status of the proposal will be intimated to the Distt. Magistrate / Nodal Officer for communicating to the applicants.

Checklist for KCC Application

Whether the farmer is eligible as per SOP	Yes / No
Whether already a KCC account holder	Yes/ No
If Yes, account details of KCC	Account number: Bank Name: Amount Sanctioned:
Existing KCC holders Enhancement of KCC limit	Yes/ No
Proof of identity: Preferably Aadhar Card(mandatory for interest subvention) . If not available any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc	Submitted/ not submitted
Proof of Residence: Preferably Aadhar Card. If not availsble any one of the Self attested copy of Voter's ID Card / Driving License / PAN Card / Passport / Photo IDs issued by Govt. authority etc	Submitted / not submitted
Applicant's recent Photograph (2 copies) not older than 6 months .	Submitted / not submitted
Details submitted for determining the loan eligibility as per para 9 of guideline issued on 24.09.2021. (format enclosed)	Submitted / not submitted
Loan application amount is within Rs 1 . 60 lakh No collateral is required for KCC up to Rs 1.60 lakh	Yes / No
Loan application amount is above Rs 1.60 lakh a.) Tripartite agreement between the farmer, processing/ marketing agency, e.g. Milk Union / Federation, Fisheries Federation, etc.& the Bank. b.) Processing cum marketing unit agency, e.g. Milk Union / Federation, Fisheries Federation, etc., to certify the farmer whose details are given has been supplying their produce to them and payment is being done through DBT in the bank account number of the farmer mentioned in the form (Designated account).	Submitted/ not submitted Submitted / not submitted
If the form is rejected/ returned back, the reason therefore:	

Authorized Representative

Annexure-IX

KCC CAMP REPORTING FORMAT

Location **Date**

Name and Address of LDM:

Name and Address of Nodal Officer:

Bank Name	Category	No. of Application Received	No. of Application accepted with Acknowledgement	No. of Application Returned back	No of application sanction	Pending	Rejected	Credit limit sanction
	Dairy							
	Animal Husbandry							
	Poultry							
	Dairy							
	Animal Husbandry							
	Poultry							
Total								

Signature of LDM **Signature of Nodal Officer**

अतुल चतुर्वेदी, भा.प्र.से.
Atul Chaturvedi, IAS
सचिव
SECRETARY

सत्यमेव जयते

आज़ादी का
अमृत महोत्सव

भारत सरकार
मत्स्यपालन, पशुपालन एवं डेयरी मंत्रालय
पशुपालन एवं डेयरी विभाग
कृषि भवन, नई दिल्ली–110001
Government of India
Ministry of Fisheries, Animal Husbandry & Dairying
Department of Animal Husbandry & Dairying
Krishi Bhawan, New Delhi-110001

D.O. No. M-02022/14/2020-CDD

November 11, 2021

Subject:- **Nationwide AHDF KCC Campaign from 15th November 2021 to 15th February 2022, for providing Kisan Credit Card facility to all eligible Animal Husbandry and Fishery Farmers-reg.**

You are aware that the Livestock sector is crucial to the Indian economy today, comprising one-third of the agriculture and allied sector GVA and having over 8% CAGR. At the same time, Animal Husbandry, Dairying and Fisheries activities play a significant role in generating farmer income, particularly among the landless, small and marginal farmers and women, besides providing cheap and nutritious food to millions of people. It is need of the hour to ensure availability of institutional credit for working capital needs for such livestock farmers through KCC so as to tap the potential of the sector and increase employment generation and income.

2. A Special Drive was organized last year, from 1st June 2020 to 31st December 2020, by the Department of Animal Husbandry and Dairying in association with Department of Financial Services, for providing AHDF KCC to eligible dairy farmers of Milk Cooperatives and Milk Producer Companies. Progress during the campaign was modest and as an outcome over 14 lakh fresh AHDF KCC have been sanctioned. However, since there are nearly 10 crore AHD farmers across the country, there is ample scope for expansion of this exercise beyond dairy cooperatives to cover other eligible dairy farmers as well as other animal husbandry activities.

3. In order to provide the benefit of Kisan Credit Card to eligible animal husbandry farmers in the country, this department in association with Department of Financial Services is organizing a **"Nationwide AHDF KCC Campaign from 15th November 2021 to 15th February 2022"**. The circular conveying the detailed guidelines for organizing this campaign has been issued to States on 10.11.2021.The necessary instructions to banks as well as State Government have also been issued by D/o Financial Services.

Contd.....2/-

4. In this campaign, the target is to cover all eligible farmers who are involved in various Animal Husbandry Activities like rearing of bovines, goat, pig, poultry and other allied activities. This campaign will also attempt to saturate all eligible dairy farmers associated with milk unions/MPCs who have not yet been covered in the earlier campaign. Effective coordination between the State Government machinery and the banking system is required for successful implementation of this Campaign.

5. There are specific roles defined for Principal Secretaries of Animal Husbandry and Dairy Department and Cooperation, for all District Magistrates, for field officials of various line departments, and for bankers at all levels, in this Campaign. You are requested to issue necessary instructions assigning specific duties to all these officers as per the attached guidelines. I also seek your personal intervention by way of holding a meeting of the SLBC, which is chaired by you, which the Principal Secretaries concerned may also attend, before the campaign starts in the field so that smooth coordination is established and a clear strategy is drawn up and followed to ensure maximum sourcing of forms as well as maximum sanction of KCCs. You are also requested to apprise Hon'ble Chief Minister about this campaign, and the impact will be multifold if State-wide launch of the Campaign may be done by Hon'ble Chief Minister in the august presence of State Animal Husbandry Minister. Hon'ble Union Minister FAHD would also be writing to Hon'ble Chief Minister and Hon'ble Minister separately.

Yours sincerely,

-Sd/-

(Atul Chaturvedi)

Shri Rajendra Kumar Tiwari
Chief Secretary
Government of Uttar Pradesh
Secretariat
Lucknow- 226 001

Copy to:
Additional Chief Secretary/ Principal Secretary/ Secretary, Department of Animal Husbandry and Dairying, Government of Uttar Pradesh

(Atul Chaturvedi)